

Information to identify the case:

Debtor 1	Charles J. Schlam	Social Security number or ITIN	xxx-xx-6720
	First Name Middle Name Last Name	EIN	--
Debtor 2	Danielle Jamarino	Social Security number or ITIN	xxx-xx-3102
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court District of New Jersey			
Case number: 16-33915-CMG			

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Charles J. Schlam

Danielle Jamarino

4/25/22

By the court: Christine M. Gravelle
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
Charles J. Schlam
Danielle Jamarino
Debtors

Case No. 16-33915-CMG
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-3

User: admin

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Date Rcvd: Apr 25, 2022

Form ID: 3180W

Total Noticed: 44

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Apr 27, 2022:

Recip ID	Recipient Name and Address
db	+ Charles J. Schlam, 39 Gimbel Place, Ocean, NJ 07712-2564
jdb	Danielle Jamarino, 20 Hidden Harbor Dr, Point Pleasant Beach, NJ 08742-4839
cr	+ United Teletech Financial Federal Credit Union, McKenna, DuPont, Higgins & Stone, PO Box 610, 229 Broad Street, Red Bank, NJ 07701-2009
516551221	Cap1/bstby, PO Box 6497, Sioux Falls, SD 57117-6497
516551226	+ East River Medical Imaging, 519 E 72nd St Ste 103, New York, NY 10021-4094
516551229	N J U S Attorney, Peter Rodino Fed Bld, 970 Broad St Ste 700, Newark, NJ 07102-2534
516776248	+ Upstart Loan Operations, 2 Circle Star Way, San Carlos, CA 94070-6200
516551235	Upstart Netw, PO Box 61203, Palo Alto, CA 94306-6203

TOTAL: 8

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	Apr 25 2022 20:44:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpregion03.ne.ecf@usdoj.gov	Apr 25 2022 20:44:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
cr	+ EDI: HY11.COM	Apr 26 2022 00:43:00	Hyundai Capital America, P.O. Box 20829, Fountain Valley, CA 92728-0829
516704248	Email/PDF: bncnotices@becket-lee.com	Apr 26 2022 13:17:29	American Express Centurion Bank, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
516762683	EDI: AIS.COM	Apr 26 2022 00:43:00	American InfoSource LP as agent for, Verizon, PO Box 248838, Oklahoma City, OK 73124-8838
516551217	Email/PDF: bncnotices@becket-lee.com	Apr 26 2022 13:17:31	Amex, PO Box 297871, Fort Lauderdale, FL 33329-7871
516551218	EDI: BANKAMER2.COM	Apr 26 2022 00:43:00	Bank of America NA, PO Box 25118, Tampa, FL 33622-5118
516742519	+ EDI: BANKAMER2.COM	Apr 26 2022 00:43:00	Bank of America, N.A., P O Box 982284, El Paso, TX 79998-2284
516551219	EDI: BANKAMER.COM	Apr 26 2022 00:38:00	Bankamerica, PO Box 982238, El Paso, TX 79998-2238
516551220	EDI: BANKAMER.COM	Apr 26 2022 00:38:00	Bk of Amer, PO Box 982238, El Paso, TX 79998-2238
516551222	EDI: CAPITALONE.COM	Apr 26 2022 00:43:00	Capital One Bank USA N, 15000 Capital One Dr, Richmond, VA 23238-1119
516661599	EDI: CAPITALONE.COM	Apr 26 2022 00:43:00	Capital One Bank (USA), N.A., PO Box 71083, Charlotte, NC 28272-1083
516754841	+ Email/Text: bankruptcy@cavps.com		

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		Apr 25 2022 20:44:00	Cavalry SPV I, LLC, 500 Summit Lake Drive, Ste 400, Valhalla, NY 10595-2321
516551224	EDI: CITICORP.COM		
		Apr 26 2022 00:43:00	Citi, PO Box 6241, Sioux Falls, SD 57117-6241
516559819	EDI: DISCOVER.COM		
		Apr 26 2022 00:43:00	Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025
516551225	EDI: DISCOVER.COM		
		Apr 26 2022 00:43:00	Discover Fin Svcs LLC, PO Box 15316, Wilmington, DE 19850-5316
516551227	+ EDI: HY11.COM		
		Apr 26 2022 00:43:00	Hyundai Capital Americ, 4000 Macarthur Blvd Ste, Newport Beach, CA 92660-2516
517291011	+ EDI: HY11.COM		
		Apr 26 2022 00:43:00	Hyundai Capital America DBA, Hyundai Motor Finance, PO Box 20809, Fountain Valley, CA 92728-0809
516551228	EDI: IRS.COM		
		Apr 26 2022 00:43:00	Internal Revenue Service, Centralized Insolvency Operation, PO Box 7346, Philadelphia, PA 19101-7346
516551223	EDI: JPMORGANCHASE		
		Apr 26 2022 00:43:00	Chase Card, PO Box 15298, Wilmington, DE 19850-5298
516739244	Email/PDF: resurgentbknotifications@resurgent.com		
		Apr 25 2022 20:48:01	LVNV Funding, LLC, c/o Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
516730654	+ Email/Text: bankruptcydpt@mcmcg.com		
		Apr 25 2022 20:44:00	MIDLAND FUNDING LLC, PO Box 2011, Warren, MI 48090-2011
516551230	EDI: NFCU.COM		
		Apr 26 2022 00:43:00	Navy Federal Cr Union, PO Box 3700, Merrifield, VA 22119-3700
516591419	+ EDI: NFCU.COM		
		Apr 26 2022 00:43:00	Navy Federal Credit Union, P.O. Box 3000, Merrifield, VA 22119-3000
516808364	EDI: PRA.COM		
		Apr 26 2022 00:43:00	Portfolio Recovery Associates, LLC, c/o Best Buy Credit Card, POB 41067, Norfolk VA 23541
516807405	EDI: PRA.COM		
		Apr 26 2022 00:43:00	Portfolio Recovery Associates, LLC, c/o Capital One Bank, N.A., POB 41067, Norfolk VA 23541
516551231	+ Email/Text: bankruptcyteam@quickenloans.com		
		Apr 25 2022 20:44:00	Quicken Loans, 1050 Woodward Ave, Detroit, MI 48226-3573
516638529	+ Email/Text: bankruptcyteam@quickenloans.com		
		Apr 25 2022 20:44:00	Quicken Loans Inc., 635 Woodward Avenue, Detroit, MI 48226-3408
516551232	EDI: RMSC.COM		
		Apr 26 2022 00:38:00	Synch/Care Credit, 950 Forrer Blvd, Kettering, OH 45420-1469
516551233	EDI: RMSC.COM		
		Apr 26 2022 00:38:00	Synch/mens Wearhouse, PO Box 965005, Orlando, FL 32896-5005
516551234	Email/Text: opsdept@utcu.org		
		Apr 25 2022 20:43:00	United Teletch Fin Fc, 205 Hance Ave, Tinton Falls, NJ 07724-2764
516775022	+ Email/Text: RASEBN@raslg.com		
		Apr 25 2022 20:43:00	USAA Savings Bank, C O Robertson Anschutz, 10700 Abbotts Bridge Ste 170, Duluth, GA 30097-8461
516793109	Email/Text: laura@redbanklaw.com		
		Apr 25 2022 20:43:00	United Teletch Financial Federal Credit Union, C/O McKenna, DuPont, Higgins & Stone, PC, PO Box 610, Red Bank, NJ 07701-0610
516776248	+ EDI: LCIUPSTART		
		Apr 26 2022 00:43:00	Upstart Loan Operations, 2 Circle Star Way, San Carlos, CA 94070-6200
516551235	EDI: LCIUPSTART		
		Apr 26 2022 00:43:00	Upstart Netw, PO Box 61203, Palo Alto, CA 94306-6203
516551236	EDI: USAA.COM		
		Apr 26 2022 00:38:00	Usaa Savings Bank, PO Box 47504, San Antonio, TX 78265-7504

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516551237 + Email/Text: RASEBN@raslg.com

Apr 25 2022 20:43:00

Usaa Savings Bank, Robertson Anschutz, 10700
Abbotts Bridge Rd, Ste 170, Duluth, GA
30097-8461

516551238 EDI: USAA.COM

Apr 26 2022 00:38:00

Usaa Svg Bk, PO Box 47504, San Antonio, TX
78265-7504

TOTAL: 38

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
516591420	*+	Navy Federal Credit Union, P.O. Box 3000, Merrifield, VA 22119-3000

TOTAL: 0 Undeliverable, 1 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Apr 27, 2022

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on April 25, 2022 at the address(es) listed below:

Name	Email Address
Albert Russo	docs@russotrustee.com
Brian C. Nicholas	on behalf of Creditor QUICKEN LOANS INC. bnicholas@kmlawgroup.com bkgroup@kmlawgroup.com
Denise E. Carlon	on behalf of Creditor QUICKEN LOANS INC. dcarlon@kmlawgroup.com bkgroup@kmlawgroup.com
Harold N. Kaplan	on behalf of Creditor USAA FEDERAL SAVINGS BANK hkaplan@rasnj.com informationathnk@aol.com
John R. Morton, Jr.	on behalf of Creditor Hyundai Capital America ecfmail@mortoncraig.com mortoncraigecef@gmail.com
Michael R. DuPont	on behalf of Creditor United Teletch Financial Federal Credit Union dupont@redbanklaw.com dana@redbanklaw.com
Rebecca Ann Solarz	on behalf of Creditor QUICKEN LOANS INC. rsolarz@kmlawgroup.com
Timothy P. Neumann	on behalf of Joint Debtor Danielle Jamarino timothy.neumann25@gmail.com btassillo@aol.com;geoff.neumann@bnfsbankruptcy.com;geoff.neumann@gmail.com
Timothy P. Neumann	on behalf of Debtor Charles J. Schlam timothy.neumann25@gmail.com btassillo@aol.com;geoff.neumann@bnfsbankruptcy.com;geoff.neumann@gmail.com
U.S. Trustee	USTPRegion03.NE.ECF@usdoj.gov

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